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solves the problem of endorsement capture by providing a novel paper financial instrument suitable for electronic capture which instrument has a face which comprises a documentary area containing essential information that characterizes the instrument and a transaction window for transactional and historical information, the documenting and transaction areas being distinct one from the other. Payment draft 10, as shown in Figure 6 and the bills of exchange shown in Figures 11A-B (to be described hereinbelow) comprise three embodiments of such a financial instrument. Others will be apparent to those skilled in the art.

50 10-14
Page 52, lines 15-19

B2
The sample bill of exchange forms shown in Figures 11A and 11B embody the particulars described above including, on its lefthand side areas for entry of transaction identifiers and buyer information, which areas are distinct from the bill of exchange itself. In this case the buyer is an importer, and the seller is an exporter.

REMARKS

In the outstanding Office Action, claims 35-91 were presented for examination. Rejected was advanced on the basis of 35 U.S.C. §101 against claims 35-91 as lacking utility.

The Office Action has been most carefully studied. In this paper applicant has